

Information to identify the case:

Debtor 1	<u>Karl Kramer</u>	Social Security number or ITIN	xxx-xx-6964
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Dawn Kramer</u>	Social Security number or ITIN	xxx-xx-3962
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-19125-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Karl Kramer

Dawn Kramer

7/13/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Karl Kramer
Dawn Kramer
Debtors

Case No. 17-19125-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jul 13, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Karl Kramer, Dawn Kramer, 5420 Garfield Avenue, Pennsauken, NJ 08109-1130
516830817	+ Advocare, PO Box 3001, Voorhees, NJ 08043-0598
516830818	+ Family Care Associates, 6705 Park Avenue, Merchantville, NJ 08109-2480
516806404	+ Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
516830819	+ Gody Props LLC, c/o Hladik Onorodo and Betterman, 298 Wissahickon Avenue, North Wales, PA 19454-4156
517044696	+ JPMorgan Chase Bank, PO Box 9505 AZ1-1191, Phoenix, AZ 85068-9505
517124334	+ Keely Kramer, 224 Keyston Avenue, Blackwood, NJ 08012-4710
516830820	+ Kennedy Medical Group Practice, PO Box 95000, Philadelphia, PA 19195-0001
516830821	+ Regional Women's Health Group, PO Box 536, Voorhees, NJ 08043-0536
516806414	+ Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 13 2022 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 13 2022 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Jul 13 2022 20:50:00	Nationstar Mortgage LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
516806397	EDI: CAPITALONE.COM	Jul 14 2022 00:43:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
516806394	+ EDI: CAPITALONE.COM	Jul 14 2022 00:43:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516806396	+ EDI: CAPITALONE.COM	Jul 14 2022 00:43:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
516806400	+ EDI: CITICORP.COM	Jul 14 2022 00:43:00	Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
516806402	EDI: DISCOVER.COM	Jul 14 2022 00:43:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
516815382	EDI: DISCOVER.COM	Jul 14 2022 00:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516806401	+ EDI: DISCOVER.COM	Jul 14 2022 00:43:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
516806403	^ MEBN		

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User: admin

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		Jul 13 2022 20:46:12	Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
516806398	EDI: JPMORGANCHASE	Jul 14 2022 00:43:00	Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004
516806399	EDI: JPMORGANCHASE	Jul 14 2022 00:43:00	Chase Auto Finance, Po Box 901003, Ft Worth, TX 76101
517031768	EDI: JPMORGANCHASE	Jul 14 2022 00:43:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032, Ft. Worth, TX 76101-2032
516806408	Email/Text: nsm_bk_notices@mrcooper.com	Jul 13 2022 20:50:00	Nationstar Mortgage LLC, 350 Highland Dr, Lewisville, TX 75067
517180780	+ Email/Text: RASEBN@raslg.com	Jul 13 2022 20:50:00	Nationstar Mortgage LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853
516933080	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 13 2022 20:50:00	Nationstar Mortgage LLC, Attn: Bankruptcy Dept., PO Box 619094, Dallas, TX 75261-9094
516826582	+ Email/Text: RASEBN@raslg.com	Jul 13 2022 20:50:00	Nationstar Mortgage LLC, c/o Robertson, Anschutz & Schneid, P.L., Bankruptcy Department, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
516806407	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 13 2022 20:50:00	Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
516806409	+ EDI: NFCU.COM	Jul 14 2022 00:43:00	Navy Federal Cr Union, Po Box 3700, Merrifield, VA 22119-3700
516868859	+ EDI: NFCU.COM	Jul 14 2022 00:43:00	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
517031463	EDI: PRA.COM	Jul 14 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
517033821	EDI: PRA.COM	Jul 14 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Household Bank, POB 41067, Norfolk VA 23541
516806410	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 13 2022 20:50:00	Specialized Loan Servicing/SLS, Attn: Bankruptcy, Po Box 636005, Littleton, CO 80163-6005
516806411	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 13 2022 20:50:00	Specialized Loan Servicing/SLS, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
516857389	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 13 2022 20:50:00	U.S. Bank National Association, Trustee(See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
516952535	EDI: WFCCSBK	Jul 14 2022 00:43:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
516806413	EDI: WFFC.COM	Jul 14 2022 00:43:00	Wells Fargo Home Projects Visa, CscI Dispute Team N8235-04m, Des Moines, IA 50306
516806412	+ EDI: WFHOME	Jul 14 2022 00:43:00	Wells Fargo Home Projects Visa, Written Correspondence Resolutions, Mac#X2302-04c Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516830822		Kelly Kramer, NO ADDRESS PROVIDED, RETURN TO DEBTOR

District/off: 0312-1

User: admin

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516806406		Mortgage
cr	*+	Nationstar Mortgage LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
516806395	*+	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
516806405	*+	Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
518515535	*+	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2022 at the address(es) listed below:

Name	Email Address
Andrew Thomas Archer	on behalf of Joint Debtor Dawn Kramer aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Andrew Thomas Archer	on behalf of Debtor Karl Kramer aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor GSAA Home Equity Trust 2005-14 U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Laura M. Eggerman	on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@raslg.com
Stephen M. Hladik	on behalf of Creditor Gody Props LLC shladik@hoplawyers.com ckohn@hoflawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8